



State of Michigan Employees

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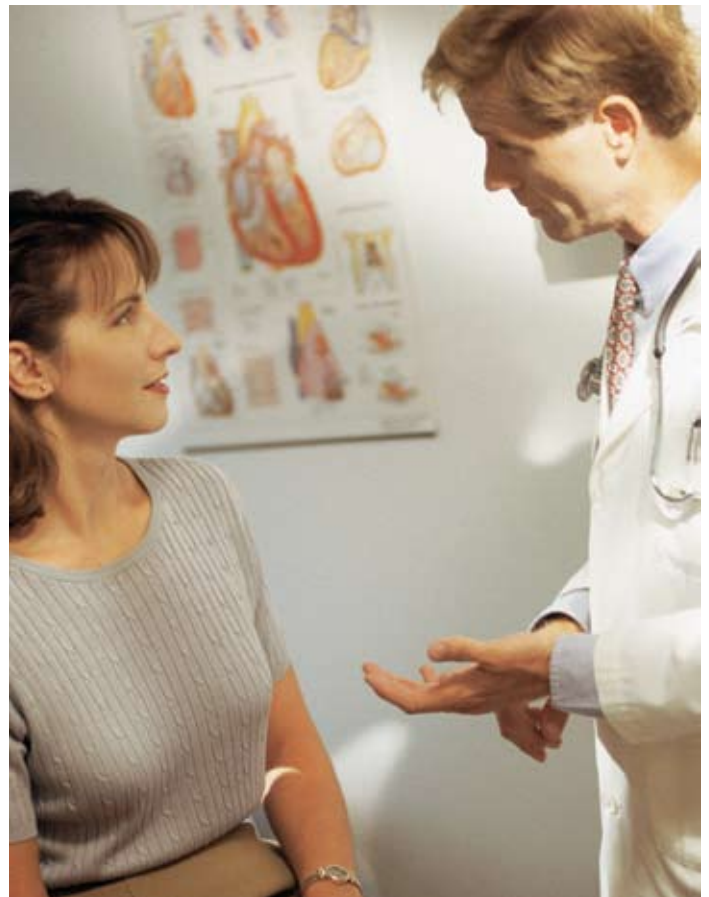
This issue provides a variety of timely information related to your health care benefits and your health care needs



For Your Benefit

Complementary and alternative medicine: Your option to a healthier life

Complementary and alternative medicines have been popular for decades as Americans look for therapeutic practices, approaches and philosophies outside mainstream Western medicine to cure their ills. Many people look for holistic therapies, that is, therapies that consider the whole person in the healing process, not just the person's physical being but the mental, emotional and spiritual sides, as well. People often use yoga, meditation and other complementary practices to improve wellness and quality of life. But today, more people have been turning to complementary medicine to help treat a wide range of conditions from hot flashes to high blood pressure.



Alternative versus conventional medicine

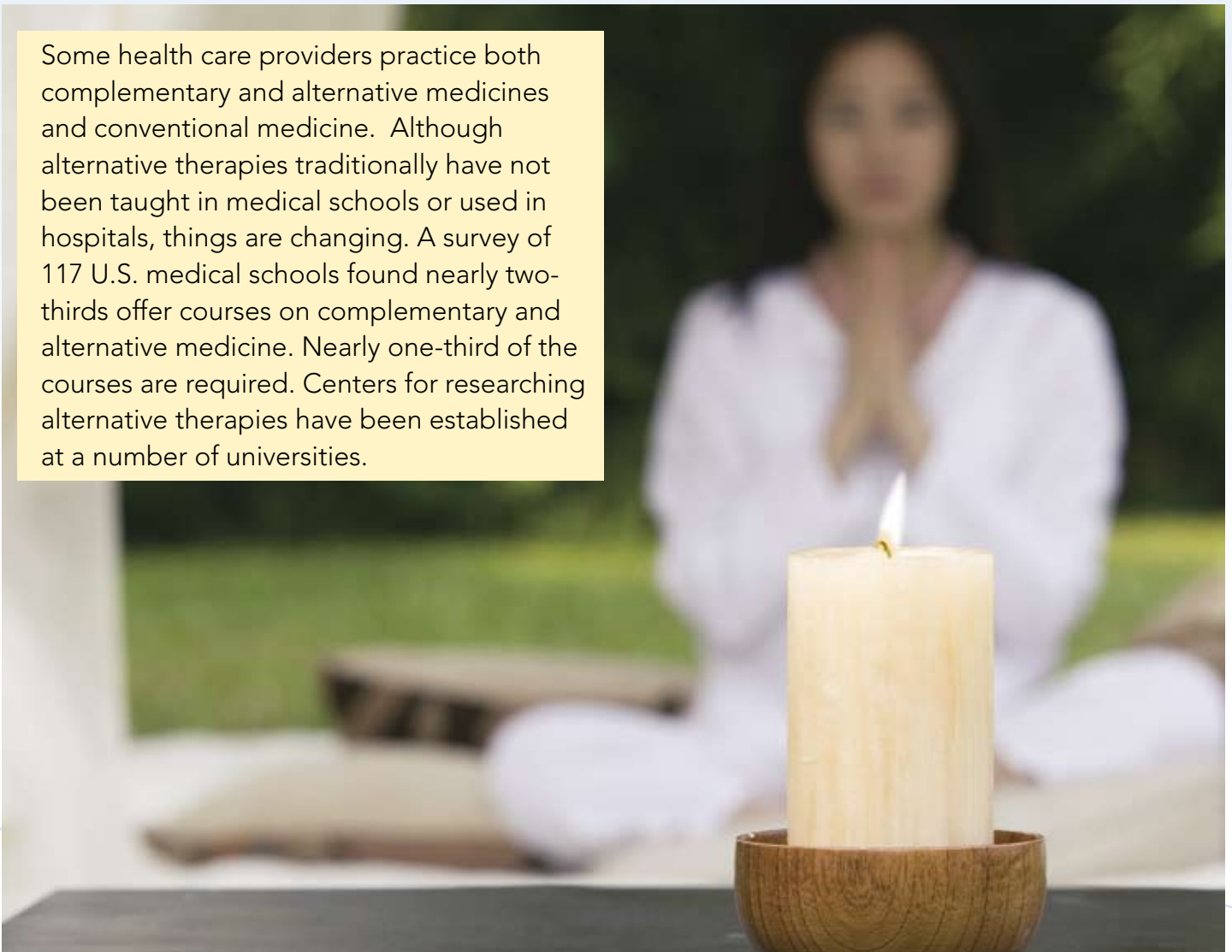


Complementary and alternative medicines are a group of medical and health care systems, practices, and products that are not presently considered to be part of conventional medicine. Conventional medicine is medicine as practiced by holders of M.D. (medical doctor) or D.O. (doctor of osteopathy) degrees and by their allied health professionals, like physical therapists, psychologists, and registered nurses.

One important way that complementary and alternative medicines differs from conventional or modern medicine is that they typically have not been subjected to rigorous scientific testing in clinical trials. In such trials, an experimental therapy is compared with a known therapy or to a placebo in sufficient numbers of patients to determine whether the therapy has a significant benefit. As complementary and alternative practices have become more popular, researchers increasingly are testing some of them in this way and publishing their results.

Integrating complementary and alternative medicines with standard medicine

Some health care providers practice both complementary and alternative medicines and conventional medicine. Although alternative therapies traditionally have not been taught in medical schools or used in hospitals, things are changing. A survey of 117 U.S. medical schools found nearly two-thirds offer courses on complementary and alternative medicine. Nearly one-third of the courses are required. Centers for researching alternative therapies have been established at a number of universities.



Are complementary and alternative medicines for you?

Consider the following when you're deciding if complementary and alternative medicines are right for you:

- Although various cultures have used many forms of complementary medicine for hundreds or even thousands of years, there's limited current scientific evidence on their safety or effectiveness. You should make any decisions about using complementary medicine in consultation with your medical doctor.
- People often use complementary medicine to treat long-term (chronic) health conditions or to enhance wellness efforts. However, don't look to it to be a miraculous cure-all. Have realistic expectations about the outcome of the treatment before you begin.

- When you visit a practitioner of complementary medicine, be prepared to answer personal questions about yourself. You should also be comfortable with physical touch. Part of the philosophy of complementary therapy is to listen to and touch people in a healing way. While some people find great comfort in touch, others may find it uncomfortable.

If you have questions, or want more information on complementary and alternative medicines, contact BlueHealthConnection®:

State Health Plan PPO members

Call 800-775-BLUE (2583)

Online: bcbsm.com

Blue Care Network HMO members

Call 800-637-2972

Online: MiBCN.com



Learn the basics: complementary and alternative medicine 101

Exploring complementary and alternative medicine therapies and remedies may be new for some of us. Here are some classifications and definitions to help sort out the basics.

Alternative health care involves dozens of different specialties. The National Center for Complementary and Alternative Medicine of the National Institutes of Health categorizes them into seven fields:

- **Mind-body medicine** explores the ability of the mind to affect and, perhaps, heal the body. Some examples are yoga, hypnosis, biofeedback and meditation.



- **Alternative medical systems** include therapies such as acupuncture, Ayurvedic medicine, homeopathy and naturopathy, which are based on specific theories of health and disease.
- **Lifestyle and disease prevention** is concerned with maintaining health, identifying and treating risk factors, and supporting the recovery process. It includes



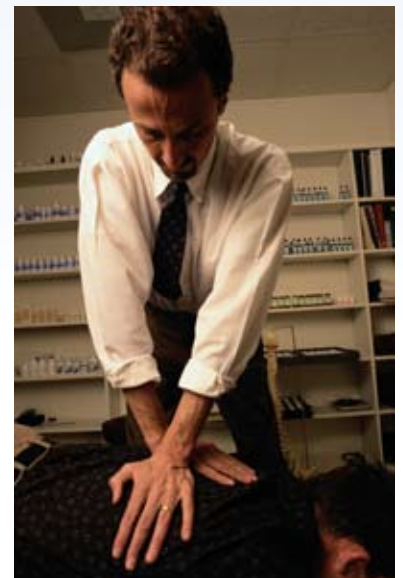
making changes in diet and behavior, as well as exercise and stress management.

- **Biologically based therapies** use herbs, special diets, such as Pritikin and macrobiotic, and other natural products to prevent and treat illnesses. This group also includes drugs and vaccines not yet accepted or tested



by mainstream medicine, such as bee pollen and hyperbaric oxygen, as well as procedures such as iridology.

- **Manipulative and body-based systems** refer to treatments based on manipulation and/or movement of the body, including chiropractic medicine, massage, reflexology and bodywork.



- **Biofield medicine**, includes therapeutic touch and reiki and uses subtle energy fields in and around the body for healing purposes.



- **Bioelectromagnetic applications** use the body's response to electromagnetic fields to heal the body.



Definitions

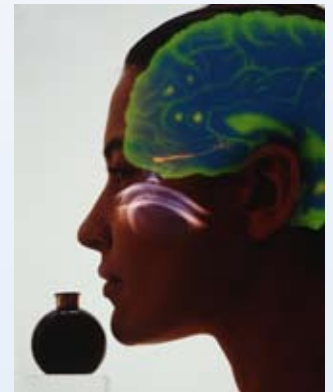


Acupuncture — A method of healing developed in China at least 2,000 years ago. Today, acupuncture describes a family of procedures involving stimulation of anatomical points on the body by a variety of techniques. American practitioners

of acupuncture incorporate medical traditions from China, Japan, Korea and other countries. The acupuncture technique that has been most studied scientifically involves penetrating the skin with thin, solid, metallic needles that are manipulated by the hands or by electrical stimulation.

Aromatherapy — The use of essential oils (extracts or essences) from flowers, herbs, and trees to promote health and well-being.

Ayurveda — A complementary and alternative whole medical system that has been practiced primarily in the Indian subcontinent for 5,000 years. Ayurveda includes diet and herbal remedies and emphasizes the use of body, mind, and spirit in disease prevention and treatment.



Chiropractic — Focuses on the relationship between bodily structure (primarily that of the spine) and function, and how that relationship affects the preservation and restoration of health. Chiropractors use manipulative therapy as an integral treatment tool.



Dietary supplements — Congress defined “dietary supplement” as a product (other than tobacco) taken by mouth that contains a “dietary ingredient” intended to supplement the diet. Dietary ingredients may include:

- vitamins
- amino acids
- organ tissues
- herbs or other botanicals
- minerals
- enzymes
- metabolites

Dietary supplements come in many forms, including extracts, concentrates, tablets, capsules, gel caps, liquids and powders. They have special requirements for labeling. Under the Dietary Supplement Health and Education Act, dietary supplements are considered foods, not drugs.



Electromagnetic fields (EMFs, also called electric and magnetic fields) — Invisible lines of force that surround all electrical devices. The earth also produces EMFs. Electric fields are produced when there is thunderstorm activity, and magnetic fields are believed to be produced by electric currents flowing at the earth’s core.

Homeopathic medicine — A belief that “like cures like,” meaning that small, highly diluted quantities of medicinal substances are given to cure symptoms, when the same substances given at higher or more concentrated doses would actually cause those symptoms.



Massage — Therapists manipulate muscle and connective tissue to enhance function of those tissues and promote relaxation and well-being.



Naturopathic medicine (naturopathy)

— Proposes that there’s a healing power in the body that establishes, maintains, and restores health. Practitioners work with the patient with a goal of supporting this power, through treatments such as nutrition and lifestyle counseling, dietary supplements, medicinal plants, exercise, homeopathy and treatments from traditional Chinese medicine.



Osteopathic medicine

— A form of traditional medicine that, in part, emphasizes diseases arising in the musculoskeletal system. There's an underlying belief that all of the body's systems work together, and disturbances in one system may

affect function elsewhere in the body. Some osteopathic physicians practice osteopathic manipulation, a full-body system of hands-on techniques to alleviate pain, restore function and promote health and well-being.

Qi gong — A component of traditional Chinese medicine that combines movement, meditation, and regulation of breathing to enhance the flow of qi (an ancient term given to what is believed to be vital energy) in the body, improve blood circulation, and enhance immune function.



Reiki — Based on the belief that when spiritual energy is channeled through a reiki practitioner, the patient's spirit is healed, which in turn heals the physical body.



Therapeutic touch — Derived from an ancient technique called laying-on of hands. It's based on the premise that the healing force of the therapist affects the patient's recovery. Healing is promoted when the body's energies are in balance; and, by passing their hands over the patient, healers can identify correct energy imbalances.

Traditional Chinese medicine — Current name for an ancient system of health care from China. TCM is based on a concept of balanced qi, or vital energy, that's believed to flow throughout the body. Qi is proposed to regulate a person's spiritual, emotional, mental, and physical balance and to be influenced by the opposing forces of yin (negative energy) and yang (positive energy). Disease is proposed to result from the flow of qi being disrupted and yin and yang becoming unbalanced. Herbal and nutritional therapy, restorative physical exercises, meditation, acupuncture, and remedial massage are components of TCM.

Naturally Blue: Your guide to complementary alternative medicine



Interested in alternative approaches to better health? Look to Blue Cross Blue Shield of Michigan's and Blue Care Network's Naturally Blue program to help you identify qualified practitioners and save you money. Through a partnership with American WholeHealth Networks, BCBSM and BCN make it easy to find and use qualified practitioners. Naturally Blue provides discounts on select services and natural health care products. The national network includes more than 25,000 practitioners in more than 35 specialties.

Show your ID card for discounted services

Naturally Blue provides Blues members with discounts of up to 30 percent off the cost of the following services when they visit a network practitioner.

- Acupuncture
- Exercise/movement
- Diet and supplement advisors
- Massage and bodywork
- Mind/body relaxation techniques
- Wellness/fitness centers
- Reference library

Discounts vary by the type of service or practitioner selected. To receive your discount, contact the practitioner to confirm that they belong to the Naturally Blue network. Then simply show your Blues ID card to the practitioner when you arrive for covered discount

services. There is no limit to the number of times you can receive the discount.

To find a health and wellness practitioner, visit the Naturally Blue Web site at **bcbsm.com/naturallyblue** and click on "Find a Practitioner."



Save on vitamins, supplements and magazines

Receive discounts of up to 25 percent on vitamins and natural health supplements through Integrative Therapeutics Inc. Just visit **bcbsm.com/naturallyblue** and click on "vitamins and supplements." You can look through an online catalog of products, and you won't pay any shipping charges if you order online. You can also call 800-917-3690 and provide the Customer Service representative with code AWH-6010 to order vitamins and supplements. There is a \$7 shipping and handling fee for telephone orders.

You can also receive substantial savings on select health and fitness magazine subscriptions. Go to **bcbsm.com/naturallyblue** and click on "magazine subscriptions." Follow the instructions for ordering magazines.

Here are examples of some of the magazines that you can order at discounted prices:



Web tools offer more information

Through the Naturally Blue web site, you can access **WholeHealthMD.com**. At this site, you can:

- Get information about complementary and alternative medicine.
- Visit the Healing Kitchen for healthy recipes and nutritional information.
- Get opinions from the WholeHealthMD experts.

- Visit an online reference library to learn more about integrative therapies, supplements, food and more.
- Get the latest news about complementary and alternative medicine.

To learn more about Naturally Blue, visit **bcbsm.com/naturallyblue**, or call BlueHealthConnection® at 800-775-BLUE (2583), TTY 800-240-3050.

Beware of Fraud

Millions of people are taken in each year by medical fraud and worthless health products.

Bogus cures are advertised for many chronic health problems, especially arthritis, cancer, baldness, obesity and impotence. The ads target people who are ready to try anything. Unfortunately, many of these products are, at least a waste of time and money, or more seriously, can cause harmful side effects. It's wise to be suspicious of products that:

- Are advertised by testimonials
- Claims to have a secret ingredient
- Haven't been evaluated in prominent medical journals



- Claim benefits that seem too good to be true
- Are available only by mail

Be suspicious of any practitioner who:

- Prescribes medicines or gives injections at every visit
- Promises a no-risk cure
- Suggests something that seems unethical or illegal

The best way to protect yourself from medical fraud is to be observant and ask questions. If you don't like what you see or hear, find another practitioner or get a second opinion. Contact your State of Michigan Customer Service Center at 1-800-843-4876 if you have any questions.

ESRD network part of SHP PPO system of care

To continue to provide affordable, quality care, Blue Cross Blue Shield of Michigan has created a preferred provider network of freestanding end stage renal disease facilities for State Health Plan PPO members. The network became effective Nov. 1, 2006.

This network allows the Blues the opportunity to work with ESRD providers to improve the quality of care for members in

need of renal dialysis services. It also helps lower health care costs for groups and individuals by creating uniformity of pricing.

All major dialysis providers in Michigan have agreed to be part of this network.

If you have a question concerning the ESRD network, contact your State of Michigan Customer Service Center at 800-843-4876.



How to reach us

For benefit information or claims inquiries:

State Health Plan PPO Call

800-843-4876

Monday through Friday

(except holidays),

8:30 a.m. to 4:45 p.m.

Write

State of Michigan Customer

Service Unit

Blue Cross Blue Shield of Michigan

P. O. Box 80380 - WRAP

Lansing, MI 48908-0380

Blue Care Network HMO Call

800-662-6667

Monday through Friday

(except holidays),

8:30 a.m. to 5 p.m.

Write

Blue Care Network

P. O. Box 68767

Grand Rapids, MI 49516-8767

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